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## **Female entrepreneurship in a West African context: network, improvisation and dependency**

By Anniken Førde<sup>1</sup>

### **Abstract**

This article addresses gender and entrepreneurship in a West African context. Through a case study of the network *Les Femmes Entrepreneurs* in Ngaoundéré, North Cameroon, gendered spaces and how these are being articulated, maintained and changed are analysed. The Cameroonian female entrepreneurs have a broad understanding of entrepreneurship, including all kinds of improvisation to survive and fight poverty. The network consists of women performing a multitude of activities, using *Les Femmes Entrepreneurs* as a social and economic safety net as well as to gain access to international financial support. Their entrepreneurial practices challenge established narratives of entrepreneurship. It is argued that telling stories of African women's lives can contribute to a broader understanding of entrepreneurship processes. Analyses of how they negotiate their private and public spaces reveal gendered aspects of both marginalization and agency. The article argues for a relational perspective on entrepreneurship in order to grasp innovation that traditional entrepreneurship studies tend to miss.

*Key words:* Entrepreneurship, Cameroon, Female spaces

### **Introduction: Entrepreneurship as improvisation to survive**

"An entrepreneur is a woman who struggles for a living!" This is how the president of *Les Femmes Entrepreneurs* defines an entrepreneur. For her entrepreneurship covers "all kinds of efforts to make a living for yourself and your family". I will argue for the importance of studying the improvisation of such 'ordinary practises' and identify both the marginalized and the entrepreneurial aspects of them. These Cameroonian women are poor women struggling to make ends meet and to provide food, clothes, health care and education for themselves and their children. Their situation forces them to improvise.

This broad understanding of entrepreneurship challenge established narratives of entrepreneurs and entrepreneurship. The 'master narrative' of entrepreneurship, as we find it in much entrepreneurship research, is based on economic models. As Brush et al (2009) demonstrates, current entrepreneurship theory is generally based on three basic constructs; market, money and management<sup>2</sup>. Access to 'the 3Ms' is seen as fundamental to launch and grow ventures. Within such economic models, innovation is seen as the opposite of convention, and the focus tends to be on result and characteristics of entrepreneurs rather than on entrepreneurial processes (Ingold and Hallam, 2007). As a result, traditional accounts of entrepreneurship most often focus on single actors and their efforts and skills. These have produced notions and storylines of the individual, heroic and creative entrepreneur, ignoring the

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<sup>2</sup> Based on reviews of articles in mainstream entrepreneurship journals; *Entrepreneurship, Theory and Practice* and *Journal of Business Venture*.

complexity of entrepreneurial processes and relations. As pointed out by many feminist researchers, these hegemonic positions have led to a gender gap in entrepreneurship research (Bruni et al, 2005; Brush et al, 2009; Foss, 2010). Women's lack of access to markets, money and management has excluded them from entrepreneurship studies. Further women are often seen as disadvantaged, as their strong ties and orientation towards kinship is considered as a drawback for entrepreneurial behaviour (Foss 2010).

The lack of gendered approach in entrepreneurship research has led to reproduction of the master narrative of the male entrepreneur, and contributed to make female innovation invisible. As argued by Williams (2009), there is a huge numbers of 'hidden entrepreneurs', operating in the informal economy. These are often women, and their entrepreneurship is often necessity-driven. The landscape of women's entrepreneurship is gendered terrain. If we are to understand this landscape we need a gender-aware understanding of entrepreneurship, making explicit the social embeddedness and cultural creativity of female entrepreneurs.

This article will address gendered aspects of entrepreneurship. Through analyses of Les Femmes Entrepreneurs in Ngaoundéré and their struggle for a living, a broader picture of entrepreneurship is presented. Nwoye (2007) argues that African women are innovators "by nature", as they are used to handle risk and uncertainties – to create something out of nothing to meet family needs. Fonjong (2004) further argues that women's entrepreneurship in African countries represents an untapped reservoir for job creation, economic growth and social cohesion. But there are many gender-related obstacles. The aim of this article is to investigate female entrepreneurs' creativity and agency, as well as the constraints they are facing. By focusing on the individual and collective practices of Les Femmes Entrepreneurs, I wish to explore how gendered spaces are articulated, maintained and changed. Theoretically, the object is to contribute to a more relational and gender aware perspective on entrepreneurship.

## Methods

The article is based on an ethnographic fieldwork in Ngaoundéré in 2009, consisting of both participant observation and qualitative interviews. Working as an associate professor in culture and planning at the University of Tromsø, I spent a semester in Ngaoundéré studying various female networks and their articulations of gendered spaces<sup>3</sup>. Through the official Women's week, which consists of manifold activities gathering all kinds of female organisations and networks in the region, I came in contact with Les Femmes Entrepreneurs. This is a formal regional network aiming at ameliorating women's economic position through promoting income-generating activities<sup>4</sup>. Having studied women and women's groups' creative practices in other contexts, I took interests in this network. My request of participating in the network as a researcher and discussion partner was met with enthusiasm. I was allowed to follow the network Les Femmes Entrepreneurs for four months and participate in their activities; meetings, expositions and celebrations. I took part in their many discussions, and participated in their project planning and different arrangements. I have further studied more closely the business activities of 3 members through spending time with them while working and discussing the many aspects of their practices. And I have conducted in-depth personal interviews with 7 members and with several employees at the Women's Centre and the Ministry of Women and Family Affairs. In the selection I have tried to cover the diversity of the group by interviewing women

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<sup>3</sup> The project was financed by the Centre for Women's and Gender research, University of Tromsø.

<sup>4</sup> This specific network will be discussed later in the paper.

with different business activities, education, age, religious and ethnic backgrounds. As my Fulani is very restricted, I also chose to interview those fluent in French.

In order to grasp the complexity of their entrepreneurial practises, I have focused not only on their economic activities, but also on their family situation, individual and collective projects, involvement in associations and their interpretations of entrepreneurship, gender roles and gendered spaces. The main focus has been on Les Femmes Entrepreneurs; the members' motivations to participate, how they work together and whether and how the group can contribute to create new rooms of manoeuvre. Their discussions in the group and the stories some of the women have told me, serve as a base for my analyses of their articulations of their own situation and possibilities, and the gendered aspects of these articulations. As Abu-Lughod (1991) argues, we must recognize that all representations are partial and positioned truths. But in the sequences of particular women's experiences, we can read what she calls the larger forces of social life. Through situated analyses of situated women's encounters I hope to contribute to a broader understanding of entrepreneurship and gendered spaces in an African context.

### **Context: The gendered landscape of Cameroonian women**

The gendered landscape of Cameroonian women is a complex and contested field. According to Nana-Fabu (2006), there is in general a decline in women's economic status in contemporary Cameroon. Holtedahl (1993) claims that women have become more marginalized to the growing infrastructure of the Cameroonian state. Fonjong and Athanasia (2007) argue that women are gradually being brought into the centre of development, with increased income generating work leading to empowering women. But outside household work comes in addition to existing domestic chores, resulting in women being over-worked (Fonjong & Athanasia, 2007). John et al (2009) emphasize the poor women's ability to adopt and accommodate difficult realities. They constantly worry about how to provide their children food, clothes and school fees. But many women remain trapped in poverty despite their efforts. Nwoye (2007) claims that women's family-based practices have lead to a lack of mobility and prevent them from seeking better opportunities.

Cameroon has experienced economic crises since the 1980s, with devaluation and reduction of people's income. Fifty percent of the population lives below poverty level (John et al, 2009). Agriculture remains the bedrock of the Cameroonian economy, and most Cameroonian women work as subsistence farmers. Women also dominate the informal sector, where many work as petty traders (Nana-Fabu, 2006). Fonjong (2004) criticizes the structural adjustment measures in Cameroon for being gender-blind and hence gender-discriminatory, as women are forced into the informal sector as a means of survival. Even though things are changing, women still have limited access to crucial resources such as education, modern technology, land and credit.

Female entrepreneurs also meet many cultural restraints. In "the Muslim dominated North" female income earners are often seen as a threat to men's authority (Nana-Fabu, 2006; Fonjong & Athanasia, 2007) and the relevance rules for many Muslim families are incompatible with behaviour rules in modern school and market areas (Holtedahl, 1993). Ngaoundéré is a culturally, ethnically and religiously heterogeneous city in North Cameroon. The city has about 300 000 inhabitants, with increased in-migration from neighbouring villages as well as other African countries. Like in many fast-growing African cities people's lives are characterized by a high degree of insecurity and unpredictability (Waage, 2006). As Holtedahl (1993) has shown,

women and men move differently, and occupy different parts of the urban space. There are also differences of female identities and opportunities between Muslim and Christian women, and between different ethnic groups. She shows how women in the city negotiate their positions in constant tension between new opportunities and traditional cultural values.

There are many signs of change and new possibilities for Cameroonian women; more and more women take higher education, women continuously enter new positions, in Ngaoundéré a centre for women is established, and the last decade there has been an explosion of international NGOs and local women's associations and networks like Les Femmes Entrepreneurs. Through these networks and associations collective action becomes possible. Here women's situation is constantly negotiated; as they raise discussions of women's conditions in public as well as in private forums, established norms and institutions are challenged.

### **Theoretical approach: A relational perspective on entrepreneurship**

Mainstream entrepreneurship theory, dominated by economic models, has been criticised for a lack of gendered approach; for ignoring cultural aspects and excluding women. Within the hegemonic understandings of entrepreneurship the cultural and institutional as well as material contexts are reduced to given conditions or constraints for individual entrepreneurs. Recently several attempts have been made to create a broader perspective of entrepreneurship, and there has been an increased emphasis on the cultural context and complexity of entrepreneurial processes (Førde, 2009; Ingold & Hallam, 2007; Lindth de Montoya, 2000; Steyaert 2004). Lindth de Montoya (2000) has shown that entrepreneurship is a matter of creating opportunities along the way in the battle for making a living. Steyaert (2004) argues for a narrative approach to entrepreneurship, and points to the importance of situating social processes of entrepreneurship within everyday social interaction. As Foss (2010) argues, there is a need for a feminist epistemology in entrepreneurship studies, where the concept of situatedness is included in our understanding of entrepreneurship processes.

This study applies a relational perspective on entrepreneurship. Entrepreneurship is understood as social creativity performed through socially situated practices. Processes of change must be understood as the interplay between cultural dispositions and structural contexts, shaping and shaped through everyday life practices. As Ingold and Hallam have pointed out, "the forward movement of keeping life going, can involve a good measure of creative improvisation" (Ingold & Hallam, 2007:7). They challenge the polarity often being made between novelty and convention, arguing that people are continuously compelled to improvise in order to respond to changing conditions. And improvisation is relational. Ingold and Hallam criticize what they call a backwards reading of creativity, based on its innovative results, and propose a forward reading; focusing on the movements that give rise to innovations. A relational approach to entrepreneurship allows for women's experiences to enter into our understanding of innovation and change. Robertson (1988) argues that studying African women has the power to change our views, to create a transformed vision of society. Shifting the focus from 'individual heroes' to relations and networks at play allows for alternative stories and new understandings of agency accounting for multiple actors and hence multiple versions of development. My aim is that the story of Cameroonian female entrepreneurs can contribute to a nuanced understanding of African women's agency, and to an expanded perspective on entrepreneurship.

## **Femmes Entrepreneurs in Ngaoundéré**

Femmes Entrepreneurs was established in 2007, as an initiative from the Ministry of Women and Family affairs. Their objective is to “Better the socioeconomic conditions for the members by promoting income-generating activities” (Proces verbal de l’assemblee constitutive du Reseau des Femmes Entrepreneurs de la region de l’Adamaoua, 2007). The association has about 30 members, with very different backgrounds. There are Christians and Muslims, young and old, married and unmarried, illiterates and women with higher education. They come from different ethnic groups and speak different languages. Not all of them speak French, which is the official language, and in the meetings they often switch between French and Fulani, the most common local language in the region. (There are about 250 African languages spoken in Cameroon and a similar number of ethnic groups.) They do different things for a living; farming, tailoring, hairdressing and all kinds of petty-trading. A few have their own enterprises, some have paid work as teachers or in the public administration, but need to add to their salary through other activities. Others are retired women – without pension – who have started new activities to make a living. They recruit new members through ‘mouth- to- ear’; “If we see a woman who struggles, we tell them to join our network”, explains Mme Yanne, the president.

Femmes Entrepreneur is one of many female networks and associations in Ngaoundéré. Many of these women also assist in different religious and ethnic associations, and some are members of GICs for agricultural or other kinds of production. What is special with the network Femmes Entrepreneurs is that it gathers women across these lines of demarcation. The formal organisation of the network consists of an administrative board, with the annual general meeting as the superior body. According to the objects clause, their main activities are to be 1) mobilization of funds and loans through partnerships, 2) market research, production and commercialization of all involved sectors, harvesting and storing of agricultural products and creating tontines for its members, and 3) sensitization towards HIV. The formal criterion for adhering is to perform an income generating activity. The financial resources are many; membership fees, contributions by members, loans and subsidies (Proces verbal de l’assemblee constitutive du Reseau des Femmes Entrepreneurs de la region de l’Adamaoua, 2007). Through the network the women try to raise both individual and collective project. As will be discussed, the network opens possibilities for training and financial support for projects, but there are also many constraints.

## **Entrepreneurial practices**

The members of the network have quite different stories and backgrounds, and their entrepreneurial practices vary. I will here present glimpses of three of them; Mme Yanne, who runs a centre for training young tailors and a boutique selling local art craft, Mme Addjia, who is member of a GIC of local farmers, and Mme Zeynabou, a retired post officer who fabrics and sells batiks. I have followed these women closely, through many visits both in their homes and their workplaces. Throughout the fieldwork I became engaged in their activities, and they in my research project. This created new arenas where interpretations of their’ own and others entrepreneurial practices were explicitly discussed. As will be argued, I see their stories as significant contributions to challenge established, androcentric narratives of entrepreneurship as they present alternative understandings of entrepreneurial activity.

*Mme Yanne:*

Mme Yanne runs a boutique where she sells clothes and local art crafts in the city centre. She is also in charge of a training centre for female tailors, located in connection to her house. And she is *la mère* of a big household, of various size as people come and go. Mme Yanne is Muslim, married to a health worker. They have 6 children, from 10 to 24, and have recently lost 2. Mme Yanne has busy days; One day a week she teaches at the centre for female tailors. The other days she works in the boutique. As the president of Les Femmes Entrepreneurs and leader of an association for local artists, she also has a lot of meeting activity. And she does most of the cooking and housework at home. Mme Yanne has had a lot of different income bringing activities. She has moved around quite a lot, as her husband has been affected, always searching for possibilities; "I have always been a bricoleur. I have sold beignets, home made juice, a lot of things... After I married I bought tissues and made embroideries by hand. Later, my husband bought me a sewing machine, and I always continue to bricoler – I find old clothes, cut them up, and see what I can make of it... It's a gift God has given me; I always force myself to do something".

In addition to a strong motivation and a multitude of experiences, there are several elements that should be emphasized in order to understand Mme Yanne's entrepreneurial practice. Mme Yanne emphasizes the support of her husband, who has helped her financially to start her business, and accepts her involvement in different projects. This is not evident for women in this region. "He had to authorise me, to accept that I worked and assisted in activities outside the house. And he did." Another crucial element is the international support for female projects. The centre for female tailors is established as a result of financial support from the program Self Help, through the American Embassy. In order to apply for financial support, Mme Yanne established a GIC for female tailors. They got capital to create the centre, and later they got support to buy new sewing machines. Today they can take 15-20 students. The course is 5 days a week, and lasts 3 months. Mme Yanne teaches one day a week, and pay colleagues to teach the other 4 days. Despite support from her husband and international programs, Mme Yanne struggles to make ends meet. She claims that the students' fee hardly pay the costs of running the centre. "This activity, it doesn't pay off. The Americans have helped, but I also help. To teach at this price, it's giving away. But now I'm tired of making gifts." As a result, they raised the fee this year, and now they don't have enough students to make money of it. It's the boutique that pays her living. But the later years, the sale has been low. She lacks things to sell, and lacks capital to start new productions. Another challenge is the lack of solvent customers; "There is no market! You produce things, but you don't sell them. You are there, waiting for the customers, but they don't come". As she pays an expensive rent for the boutique the business is bad. Mme Yanne complains of "getting old along the road"; she is overworked and suffers of headache. It is hard to combine her business activities with keeping the house; "It's very tiring. I have to cook early in the morning and late in the evenings. I don't get enough sleep!" Her dream is to start new production, and to be able to employ someone to work for her, in production and sale as well as at home. To reach the goal, she negotiates with her husband as well as with various public institutions and international NGOs.

*Mme Addjia:*

Mme Addjia is a farmer and leader of a GIC for local vegetable producers. She is Christian, married to a military officer and has 9 young children. Like many of the women in the region, she has always been cultivating. This is hard work, all done manually and their fields

often far from their homes. Many years ago, she initiated collaboration with other farmers; “We started as a group of ten farmers who helped each other; we worked one day on my field, the next on some of the others”. In 2000 they established a GIC consisting of 7 women and 3 men. To begin with, they rented half an acre of land, and started growing tomatoes. “From there we have developed, we sold tomatoes, and opened an account...” Today the GIC has 6 acres land, where they grow different vegetables varying with the seasons; corn, tomatoes, peppers, potatoes, bananas and avocados. In addition to the common land, Mme Addjia also cultivates private land. They work 2 days a week at the common fields. The other days she works on her own fields. The products are sold at the city markets or at the fields, to petty traders. She quite often assists in reunions, as she is also member of a Church association and an association for her ethnic group.

Mme Addjia also emphasizes the support by her husband. He has bought her some terrain and without him guaranteeing for her, she would not have been able to have the credit to invest in the project. And he accepts her outdoor activities. Like in Mme Yanne’s case, creating a GIC has given access to financial support. Their GIC has got financial help from the government to buy some materials, and to construct a pres pool and irrigation systems. She has also profited by courses offered at the Women’s Centre, in management of small enterprises, accountability and several courses of agricultural techniques. Also in this case the further development of the activity suffers from lack of capital. Mme Addjia explains that there are still much investments to be done; “Our veritable problem is transport. We often carry our products on our heads the 5 kilometres to the city. It’s very hard work!” Since they cannot afford to rent a car, they are obliged to sell much of their products to women who resell at the market to a much higher price. “We could have earned a lot more if we had a car!” Mme Addjia’s aim is “to in the future get out of the informal... To get a car, get a shop, pay tax, recruit someone to work for us to sell our products”. She has hard working days, and says her motivation is to secure the future for her children; “That’s why we struggle, because the husband alone cannot secure the children; their schooling and health-care... The woman cannot stay at home with her arms crossed – we also have to fight!”

#### *Mme Zeynabou:*

Mme Zeynabou is a retired post officer, and has recently started a small business making batiks. She is Muslim, married to a retired sous-prefect and has 7 children age 14-36. In addition to Les Femmes Entrepreneurs, she is active in associations for her ethnic group and in an association for female post officers. Mme Zeynabou explains that she looked for a new economic activity when she approached retirement. “I asked myself; when I retire, how will I fill my days? I cannot just stay in the house!” Due to health problems, she was not able to start cultivating, like many women of her age do. Through acquaintances she got the possibility to learn how to make batiks. Today she makes batiks that she sells through personal contacts or exhibitions. As the products, especially the colours, are expensive she mostly works by orders. She brings specimens with her everywhere she goes, show people, and fabric when people order. To pay the materials she has to sell at a high price, and local people often find her products too expensive. During my time in Ngaoundéré she had few orders, and I was probably her best customer. She also sells to American students visiting the city; “My potential customers are the Americans. Or the Europeans like you, who know the value of coloured tissues”.

Mme Zeynabou’s business is realized through international financing. Through her participation in associations she came in contact with the NGO Breaking Ground; “What got me



started, you know, when you walk a lot (assist in reunions), you learn many things. I always assist in reunions. I always walk, search, search. One day I went like this, and I met an American woman who just came, from an NGO, Breaking Ground, to educate women in business. I said good! And she talked, she talked, said she would educate us. And I said I'm in!" Mme Zeynabou entered the program of Breaking Ground. She finished a 45 days course in entrepreneurship, and was advised to join in groups with other women and raise projects. "They said: we will give you some money, we will finance you!". Mme Yanne helped her to raise a project on batiks, and she got financial support to buy tissues and colours to start production. And her contact in the NGO calls her whenever they have foreign visitors, who might be interested in buying batiks. Mme Zeynabou's main challenge now is the lack of capital to buy materials, and the lack of customers. Her motivation is both economic and social. Like the others, she emphasizes the importance of earning her own money to be able to contribute to her children's education. But as important is the possibility to get out and meet with others. To her assisting in associations is crucial; "That's what makes me going... When I go out like this, I gossip, I discuss, we make our small contributions; 5000 CFA, 2000CFA; it allows me to buy something, bring back home. Good! Like this I learn a lot!"

#### **‘Alone we have no possibilities’; the need to organize**

"We are poor women in a poor country, who try to find new ways of survival for ourselves and our families. Alone we have no possibilities." This is how one of the members of Les Femmes Entrepreneurs describes their situation. They all emphasize the importance of organizing. The associations and networks play a crucial role both as social networks and economic security.

Socially the groups like Les Femmes Entrepreneurs represent a possibility for these women to get out, to meet others and exchange ideas. Many of the members only go out when they have specific reasons to do so, and the network meetings and arrangements are considered to be legitimate arenas. The meetings are characterized by both formal organization and informal chat. Here they can gossip, discuss their problems and learn from each other. As they have such various backgrounds, they have a multitude of experiences to share. The network also represents an important access to information, courses and training programs. Through the network they are invited to conferences and lectures considering business administration, women's conditions, health care etc. As many of the women are illiterates, this is their only access to information, Mme Yanne explains; "If you stay alone at home, you get nothing, no information, no nothing! So you are obliged to get together in groups". Mme Addjia continues; "To be in a group is good. It makes it easier to obtain a credit, a loan, even a training programme. If you are alone, you will not get educated". Another important aspect is the solidarity of the network members. They assist and support each other in times of trouble. As Mme Zeynabou expresses; "They are as important as family. If you are ill, they will come. If you have lost someone, they will come. Whenever you need support (...) It's a permanent solidarity!" The members help each other to solve problems and they contribute with money if necessary. For many of the members such networks are the only way to get help.

The network plays an important economic role for the members, and the common savings represent an important safety net. At the meetings they contribute with small amounts of money to the tontine. When they need money they can take out their part, or even more – the network knows that they will pay back. "If you are not member of a reunion, you will have problem to

find 1000 CFA, and who will help you?” Mme Yanne explains; “The female entrepreneurs here in Cameroon, she does not have capital. She does not have access to credit because she does not have warranties.” Through the network they get access to other sources of financial support. As we have seen, they can get loans and subsidies from the government or from international NGO’s and development programs to establish their enterprises. Many programs have been established to help poor women, and most of them require that the women are organized. The solidarity within the group becomes a warranty. Networks like Les Femmes Entrepreneurs facilitate women to earn their own money, and thereby contribute to sustain the households and to make the women less dependent of their husbands. One of the members states; “Les Femmes Entrepreneurs helps women out of unemployment, help them earn their own money. So even if the husband does not have any, she can *debrouiller* to pay the school books for her children, to cook for the small ones...We cannot just sit and wait for our husbands! That’s our objective! Because here the women suffer a lot. And we must fight this suffering. And you alone, you cannot; you have to be with others”.

### **Developing a common project**

During my fieldwork, the Women’s Centre advertised funding for common projects to improve women’s income possibilities. Mme Yanne convened a reunion of Les Femmes Entrepreneurs, and urged the members to grasp this possibility; “Alone we cannot advance. Let us try to cooperate in order to benefit from everything that the NGOs and the government is about to make available to us”. Les Femmes Entrepreneurs decided to create a common project and apply for funding. All the members were invited to join in, and a broad process started to develop a common enterprise. Through this process many needs, desires and dreams were articulated and negotiated. So were restrictions and frustrations. Following the many discussions of what they wanted, what was needed in the city, what was possible to realise and get financial support for, I got access to their ideas of accessible and desired practises.

In the first phase, everyone was encouraged to come up with ideas. Mme Yanne asked everyone; “What could we do in common, something important here in Ngaoundéré, which would benefit all of us?” A lot of different business ideas were launched; some wanted to buy and cultivate common fields, others to start food processing producing juices or flours. Other proposals were to create new shops in the city, for food, clothes, kitchenware and even a bookstore. One wanted to open a restaurant, another to start a fish farm and yet another to start poultry. I was also inquired to participate in this process, and my proposal – a gym centre for women – was probably the most unconventional. It evoked much laughter and a discussion of western ideas. But it also evoked a discussion of women’s health situation, possible female activities and of the limits of the networks legitimacy. They all agreed that back and hip pains is a serious problem for many women in the city, but the idea of spending time and money in a gym seems far beyond their imaginations; “What do you think our husbands would say? (roaring laughter)”. They have to act within the accepted norms and codes of respectability.

With many proposals at hand, they had to prioritize. After long discussions, they concluded that the expenditures were the crucial element: “It’s the money that limits us, prevents us to start. We have to see what is less expensive, and start there”. The project they agreed on was to open a shop where they would sell flours of corn, manioc and alike. They see this both as a possibility to earn money and as an important project for women and children suffering in their region. The project is based on existing activities, experiences and competences. But what was

emphasised as new was the possibility to invest in a store and a stockroom. The main problem for the women is that they have nowhere to stock flours. As a result, neighbouring countries can buy all the stock when prices are low, and they have to buy it back at almost double the price later; “Now a sac of maize costs about 20 000 CFA, while you could get it for 13 000 in November. If we have our own shop, we can stock and resell”. They started to search for a possible location.

When the application was ready, many of the women became hesitant. To deliver an application they have to open an account and everyone joining the project have to pay their share of 10 000 CFA. This excluded many of them. They could apply for 3 millions, which they have to pay back within a year with 15% interests. The women complained about these conditions; the personal share is too expensive, the interests are too high, and one year is too short; “It’s worse than an ordinary bank!” When the application was to be signed at the police station, they were only 5 women left. What started as an open, inclusive and creative process was along the way narrowed as they met with cultural and economic restraints. The many proposals showed the diversity of these women’s interests and desires. But as they were examined, one by one was excluded as the costs were too high, the potential customers too few or the project too difficult to get accepted for. The lack of capital is a constant barrier; they don’t have the money needed to invest in a project. Entrepreneurship among poor women hence requires other resources. They invest their time, labour and multiple skills and experiences. And the new funding schemes make it possible to invest their network and solidarity. Being member of the network Femmes Entrepreneurs becomes an important resource; it contributes to legitimate their project and serves as a warranty to get finance support. But the example also illustrates the challenges of such funding. There is a great contrast between the vivid and broad engagement in the first phase of the project development, and realization of it – as the economic realities became clear. The good intentions of the funding to facilitate female entrepreneurship are followed by premises making it difficult for the women to make use of it.

### **International support and dependency**

National and international financial support seems crucial for women’s entrepreneurial practices as they lack capital and don’t have access to bank loans. The increased numbers of NGOs and programs for women have created aspirations and possibilities for these women. But their stories also illustrate the power of such support in defining their future possibilities. The development programs strongly influence on the local women’s activities.

In the annual general meeting, the president gave a speech emphasizing the new possibilities; “Be courageous (...) a lot of things are about to happen. There was no women’s centre, now we have one. There was no funding for the women, now there are. There are the NGOs. Things are about to change!” This quote expresses hope created by the possibilities for national and international support, but also frustrations. The Women’s Centre and international NGOs exist as an image of possibility. But the dreams are not always fulfilled; “The women here have been running too much; they ask the women to pay to raise projects - the women create projects... and they earn nothing! So the women are... in reality, they are tired. They were filled with hope in the beginning, but now they are exhausted; they have been cheated and they have lost money”. Still Mme Yanne maintains that this kind of support is their only possibility to establish new activities.

The conditions for obtaining support become the main guidelines when the women design their businesses. This obviously involves a risk of suppressing the diversity of their own ideas, desires and needs. One example is the idea of common projects, forced through by external financial support. Another example is their effort to establish an office for Les Femmes Entrepreneurs. Mme Zeynabou argued for this in a meeting; "If the minister sends someone to Ngaoundéré to find Les Femmes Entrepreneurs, where are they to find us? We need an office in the region so that we can say; here are Les Femmes Entrepreneurs! We have to show that we are active". In order to get financial support, they have to be seen as a dynamic and responsible network. As a result, they were striving to open an office that had no other functions than making them visible and recognized by those controlling the money. Yet another example is how their business ideas often are elaborated in dialogue with western consultants. As a consequence, many of them, like Mme Yanne and Mme Zeynabou are producing goods that mostly western people can afford. They have invested in high-cost businesses that require further financial support and solvent customers.

### **Gendered spaces**

The women are constantly facing gendered expectations and restrictions, and they continuously have to negotiate their rooms of maneuver. They negotiate with their husbands and families, with their religious and ethnic communities, with the public administration and with financing institutions. They negotiate the right to go out, to participate in different activities and access to new arenas. They negotiate their duties and obligations, as well as their identities; their respectability and femininity. And they negotiate the conditions to get financial support.

Respectability is highly valued in this society, and highly gendered. For these women maintaining their respectability is not always easy to combine with their entrepreneurial practices and participation in the public. They challenge the norm of women's position in the house and in public spaces. They all emphasize the importance of a supporting husband, and explain how they have to compensate for their absence from home by cooking in advance, and by avoiding situations that could damage their own or their husband's reputation. For instance, they avoid public spaces like the many restaurants or a cafés. "You cannot just go out like that, expose yourself!" The ideals of respectability are changing, and they differ between different social groups. But all these women have to safeguard both their own and their husbands' respectability.

The women express the necessity of contributing to the household's survival, and the satisfaction of being less dependent of their husbands. They want to secure the future for their children. Even though many still think that women should stay in the *saré*, this is about to change. These women all advise their daughters to search for income possibilities; "Today we often advise young girls to do something before she marries, it's not advisable to marry and only count on the husband. It's better that she can have her own revenue, and contribute to the household." But as John et al (2009) has shown, Cameroonian women entering labour work or petty trading are double working. Combining outdoor work with the family responsibility is demanding.

These women search information and education. As many of them have no education, the network becomes an important source of gaining new knowledge. They emphasize that education is necessary to be able to participate in the society; to be able to take the children to the hospital if they are ill, to follow their education, to participate in associations. One of the educated women states; "Education makes it possible to go out. It changes the family situation.

You are taken seriously, shown respect. I can sit on a chair while others must sit on the floor”. The women urge for educating their daughters, and see education as an important instrument for improving women’s situation.

Through their business and network activities, these women become more visible citizens. Organizing in networks and associations they enter new public spaces. They have an official status and they have their meetings at the Women’s Centre or in other public buildings. Through the network they are invited and drawn into other activities and arenas, such as official feasts, expositions, educational classes and conferences. In public events they dress up in uniform colourful costumes, a symbol of identity and solidarity, but also of visibility. The female network has created a legal public arena for these women. But they are continuously balancing on the edge of what can be said and done to remain respectable women, performing their entrepreneurship in a constant tension between traditions and new ideas. Their practises disturbs a multitude of what seems as locked discourses, of what women can say and do, how they can act and where they can operate. They are thus paving the way for new female spaces.

## **Conclusion**

“Gender equality is not only an aim in itself. It is also a premise to fight poverty, create sustainable development and democracy” (Kofi Annan, in Dobra 2011). The women in this study struggle to fight poverty and create sustainable futures for themselves and their families. Les Femmes Entrepreneurs has become an important instrument in their fight. I have tried to show how these women’s lives are imbued with a variety of gendered meanings and norms, constituting a challenging gendered landscape in which they perform their entrepreneurial practices.

These women’s stories demonstrate the importance of networks and solidarity. Les Femmes Entrepreneurs is a network across religious, ethnic and professional boundaries. This unique collection of differing experiences and competences creates a broad platform for creativity. Through organizing in networks and associations the women become more visible citizens. It gives them a legal position within the family as well as in public arenas and constitutes an important social and economic safety net. Adopting the term entrepreneurs gives them recognition, and facilitates access to education and financial support. But as demonstrated, there is an ambivalence toward such organising in NGOs, and especially international financial support, which seems to create both opportunities and dependency.

The stories of Les Femmes Entrepreneurs demonstrate the diversity of female entrepreneurial practices; how women through their continuous improvisation and ways of combining recourses in new ways generate new economic activities and social networks. But their practises are often invisible in entrepreneurship discourses. These women employ a broad concept of entrepreneurship, including the informal and small-scale activities. “So this is how we try to cope. And the big word Femmes entrepreneurs... I say big word, because when you hear it, you think of something big, but in reality it’s just poor women struggling.” Their perception challenges the male and western lens of entrepreneurship most often employed in entrepreneurship studies. Their access to markets, money and management might be limited, but their capacities to ‘bricoler’ in the struggle for a living demonstrate great creativity. The main argument of this paper is that the entrepreneurial practises of these West African women can provide new insight of entrepreneurship and changing female spaces.

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